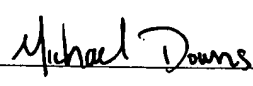



IF 3624

AMENDMENT TRANSMITTAL LETTER (Small Entity)					Docket No.	
Applicant(s): JAY S. WALKER et al.					96-108-C2	
Application No.	Filing Date	Examiner	Customer No.	Group Art Unit	Confirmation No.	
09/654,933	September 1, 2000	Colbert, Ella	22927	3624	7050	
Invention: <b>METHOD, APPARATUS, AND PROGRAM FOR CUSTOMIZING CREDIT ACCOUNTS</b>						
<u>COMMISSIONER FOR PATENTS:</u>						
Transmitted herewith is an amendment in the above-identified application.						
<input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27						
The fee has been calculated and is transmitted as shown below.						
CLAIMS AS AMENDED						
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE	
TOTAL CLAIMS	23 -	26 =	0	x \$25.00	\$0.00	
INDEP. CLAIMS	6 -	6 =	0	x \$100.00	\$0.00	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00	
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0.00	
<input checked="" type="checkbox"/> No additional fee is required for amendment.						
<input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____						
<input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed.						
<input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 500271						
<input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16.						
<input checked="" type="checkbox"/> Any patent application processing fees under 37 CFR 1.17.						
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.						
<b>WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.</b>						
 _____ Signature			Dated: October 6, 2005			
Michael D. Downs Attorney for Applicants PTO Registration No. 50,252 Walker Digital, LLC 203.461.7292/phone 203.461.7300/fax  Mdowns@walkerdigital.com			I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on October 6, 2005 (Date)   _____ Signature of Person Mailing Correspondence  Veronika S. Leliever _____ Typed or Printed Name of Person Mailing Correspondence			
cc:						

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****CUSTOMER NO. 22927**

**Applicants:** Walker et al.  
**Application No.:** 09/654,933  
**Filed:** September 1, 2000  
**Title:** METHOD, APPARATUS, AND PROGRAM FOR  
CUSTOMIZING CREDIT ACCOUNTS  
**Attorney Docket No.:** 96-108-C2  
**Group Art Unit:** 3624  
**Examiner:** COLBERT, Ella  
(703) 308-7064 /voice  
(703) 872-9306 /fax

**RESPONSE****to the Office Action mailed July 6, 2005 (Paper No. 062505)**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Examiner:

In response to the Office Action mailed July 6, 2005 (Paper No. 062505), please consider the following remarks.

This document is filed by Applicants' representative on behalf of the present Applicants for patent. Accordingly, references in this document to "we," "us," "our," and the like will be understood as indicating the present Applicants.